

CLAIMS

What is claimed is:

1. An electronic bill payment network, comprising:  
2        a plurality of user network stations associated with a  
3        plurality of different users, a first of the plurality of user  
4        network stations being associated with a first of the plurality  
5        of different users and operable to transmit, in real time,  
6        information relevant to an amount of an available bill and an  
7        instruction to pay the available bill;  
8        a plurality of biller network stations associated with a  
9        plurality of different billers, a first of the plurality of  
10      biller network stations being associated with a first of the  
11      plurality of different billers and operable, in real time, to  
12      receive the transmitted information and to determine the amount  
13      of the available bill based upon the received information; and  
14      a central network station operable, in real time, to  
15      receive the determined amount of the available bill and the  
16      transmitted pay instruction, and to direct payment of the  
17      determined amount of the available bill based upon the  
18      transmitted instruction to pay that available bill.

1  
1 2. A network according to claim 1, wherein:  
2        the central network station is further operable to transmit  
3        bill availability information identifying a plurality of  
4        available bills of the plurality of different billers for the  
5        plurality of different users, including at least two of the  
6        plurality of available bills for the first user; and

7       the first user network station is further operable to  
8 receive the transmitted bill availability information, to select  
9 the available bill from the identified at least two available  
10 bills, and to transmit a request for the available bill based  
11 upon the selection.

1       3. A network according to claim 2, wherein the bill  
2 availability information identifies available bills without  
3 identifying an amount of each of the bills.

1       4. A network according to claim 2, further comprising:

2            a database configured to store the bill availability  
3 information so as to further identify those of the identified  
4 available bills which require information relevant to the amount  
5 of those identified available bills.

1       5. A network according to claim 4, wherein the database is  
2 further configured to store the determined amount.

1       6. A network according to claim 1, wherein the transmitted  
2 information is indicative of a quantity of product used.

1       7. A network according to claim 6, wherein the transmitted  
2 information is a meter reading.

1       8. A network according to claim 1, wherein the transmitted  
2 information is indicative of a disputed portion of a previously  
3 determined amount of the available bill.

1 9. A network according to claim 1, wherein:

2       the first biller network station is further operable, in  
3 real time, to transmit the available bill including a previously  
4 determined amount, and the determined amount of the available  
5 bill represents an adjustment to the previously determined  
6 amount.

*Marked*  
1 10. A method of paying electronic bills, comprising the steps  
2 of:

3       transmitting, in real time, information relevant to an  
4 amount of an available bill, from a first network location;

5       determining, in real time, the amount of the available bill  
6 based upon the transmitted information, at a second network  
7 location;

8       receiving, in real time, the determined amount, at the  
9 first network location;

10      transmitting, in real time, an instruction to pay the  
11 determined amount, from the first network location;

12      receiving, in real time, the determined amount and the  
13 transmitted pay instruction, at a third network location; and

14      directing payment of the determined amount of the available  
15 bill based upon the transmitted pay instruction, from the third  
16 station.

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1 11. A method according to claim 10, further comprising the steps  
2 of:

3       transmitting, in real time, bill availability information  
4 identifying a plurality of available bills of a plurality of  
5 different billers, from the third network location;

6       selecting, in real time, the available bill from the  
7 identified plurality of available bills;

8       transmitting, in real time, a request for the available  
9 bill based upon the selection; and

10      transmitting, in real time, a request for the relevant  
11 information responsive to the transmitted request for the  
12 available bill;

13      wherein the relevant information includes a quantity of  
14 product used and is transmitted responsive to the transmitted  
15 request for relevant information.

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1     12. A method according to claim 11, wherein the quantity of  
2 product used is represented by a meter reading.

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1     13. A method according to claim 10, further comprising the  
2 steps of:

3       transmitting, in real time, bill availability information  
4 identifying a plurality of available bills of a plurality of  
5 different billers, from the third network location;

6       selecting, in real time, the available bill from the  
7 identified plurality of available bills;

8       transmitting, in real time, a request for the available  
9 bill based upon the selection; and

10      transmitting, in real time, the available bill, including a  
11 previously determined amount of the available bill, responsive  
12 to the transmitted request for the available bill, from the  
13 second location;

14      wherein the relevant information includes a requested  
15 modification to the previously determined amount.

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1     14. A method according to claim 10, further comprising the  
2 steps of:

3       storing, in a database, bill availability information  
4 identifying a plurality of available bills of a plurality of  
5 different billers and those of the identified plurality of  
6 available bills which require information relevant to the amount  
7 of those available bills.

8       transmitting, in real time, the stored bill availability  
9 information, from the third network location; and

10      selecting, in real time, the available bill from the  
11 plurality of available bills identified in the transmitted bill  
12 availability information, at the first location;

13      wherein the available bill is one of those of the plurality  
14 of available bills requiring information relevant to the bill  
15 amount.

1           15. A method according to claim 14, further comprising the step  
2 of:

3        storing, in real time, the received amount in the database.

1           16. A electronic bill payment system, comprising:

2        a database configured to store bill availability  
3 information identifying available bills of a plurality of  
4 different billers for a plurality of different users;

5        a processor configured(i) to receive a real time network  
6 communication of an amount of one of the available bills  
7 identified in the stored bill availability information for a  
8 first of a plurality of different users from a first of the  
9 plurality of different billers and a real time network  
10 communication of an instruction to pay the available bill from  
11 the first user, (ii) to transmit, in a real time network  
12 communication, a directive to pay the amount of the available  
13 bill based upon the received pay instruction, and (iii) to store

14 the amount in the database in association with the bill  
15 availability information identifying the available bill.

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1 17. A system according to claim 16, wherein:

2 the processor is further configured to (i) receive a real  
3 time network communication requesting bills of the first user,  
4 (ii) to transmit a real time network communication of the stored  
5 bill availability information identifying available bills,  
6 including the available bill, for the first user, and (iii) to  
7 receive a real time network communication indicative of the  
8 available bill having been requested from the first biller.

□ 1  
□ 2 18. A system according to claim 16, wherein:

□ 3 the database is further configured to store the bill  
□ 4 availability information so as to further identify those of the  
□ 5 identified available bills which require information relevant to  
□ 6 the amount of those bills; and

□ 7 the available bill is one of those of the plurality of  
□ 8 available bills further identified as requiring relevant  
□ information.

1 19. A system according to claim 16, wherein:

2 the database is further configured to store a previously  
3 received amount of the available bill; and

4 the received amount of the available bill is substituted  
5 for the previously received amount in the database.

1  
1 20. An article of manufacture for paying bills electronically,  
2 comprising:

3 a computer readable storage medium; and

4 computer programming stored on the medium and configured to  
5 be readable from the medium by a computer processor and thereby  
6 cause the processor to operate in real time so as to:

7 receive a communication of an amount of an available  
8 bill of a first of a plurality of different billers for a first  
9 of a plurality of different users determined by the first  
10 biller;

11 receive a communication of an instruction of the first  
12 user to pay the available bill; and

13 generate a directive to pay the received  
14 amount of the available bill based upon the received pay  
15 instruction.

21. An article of manufacture according to claim 20, wherein  
the computer programming is further configured to cause the  
processor to operate so as to:

22 to store the received amount in a database.

23. An article of manufacture according to claim 21, wherein  
the amount is stored in the database so as to replace a  
previously determined amount of the available bill previously  
stored in the database.

24. An article of manufacture according to claim 20, wherein  
the computer programming is further configured to cause the  
processor to operate in real time so as to:

25 receive a communication requesting bills of the first user;  
26 transmit bill availability information identifying  
27 available bills, including the available bill, for the first  
28 user responsive to the received communication requesting bills;  
and

9 receive a communication indicating receipt of a request for  
10 the available bill from the first biller.

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1 A3  
2 24. An article of manufacture according to claim 23, wherein  
3 the transmitted bill availability information includes an  
4 indication that the available bill requires information relevant  
~~to the amount of the available bill.~~

1 B3  
2 25. An article of manufacture according to claim 20, wherein  
3 the received amount of the available bill represents an  
4 adjustment to a previously received amount of the available  
bill.

PCT/PCT-TRADITION

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